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**JEANNE A. NAUGHTON, CLERK**

OCT 19 2022

U.S. BANKRUPTCY COURT  
TRENTON, NJ

sY 10/19/22 10:11:11 oEPUIY

10/15/2022

Honorable Judge Michael B. Kaplan  
Clarkson S. Fisher Building & U.S. Comihouse  
402 East State Street  
Trenton NJ,08608

**Re: Michael Patrick Siano credit counseling course**

Dear Honorable Judge and Bankruptcy Court Clerk,

On Wednesday October 12, 2022 I Michael Siano stood before the Honorable Judge Kaplan and explained to him the reason why my credit counseling certificate indicates that I may have taken the credit counsel course after I filed my petition. The Honorable Judge asked me to write this letter and mail it to the Clerk's office explaining what happened and to attach a copy of my receipt showing that I did in fact take the credit course before I filed my Chapter 13 Petition.

On September 15, 2022 I paid for and also took the credit counseling course, by the time I had finished the approximately 90 min course the credit counseling company Garden State Consumer Credit Counseling Inc. had already closed for the day. The next day September 16, 2022 I talked with the counseling company and they had told me that their computers were down and could not give me a certificate. I then filed my petition check marking the box which I thought was appropriate stating that I had taken the course and I will get the Certificate to the Court within 14 days. Over the course of the next few days I was still unable to receive the credit certificate until the 23<sup>rd</sup> of September.

The Honorable Judge Michael Kaplan told me that this letter would be good enough to excuse the order to show cause scheduled for October 26<sup>th</sup> 2022 and to mail it to the Clerk's office.

Respectfully submitted,

/s/ Michael Patrick Siano

102 Haines Street East

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[Mikeel987@yahoo.com](mailto:Mikeel987@yahoo.com)

From: service@paypal.com  
Subject: Receipt for Your Payment to Garden State Consumer Credit  
Counseling, Inc.  
Date: Sep 15, 2022 at 5:13:53 PM  
To: MIKE SIANO mikee1987@yahoo .com

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Hello, MICHAEL PATRICK SIANO™



You sent a payment of \$50.00 USD to  
Garden State Consumer Credit  
Counseling, Inc.  
(TSULER@NOVADEBT.ORG )

It may take a few moments for this transaction to appear in your account.

**Transaction ID**

11Y41902BS3650747

**Transaction date**

Sep 15, 2022 17:13:37 EDT

**Merchant**

Garden State Consumer Credit  
Counseling, Inc.  
TSULER@NOVADEBT.ORG

**Instructions to merchant**

You haven't entered any instructions.

**Shipping address -confirmed**

Michael Siano  
102 Haines st. East  
Lanoka Harbor, NJ 08734  
United States

**Shipping details**

The seller hasn't provided any  
shipping details yet.

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